

Information to identify the case:

Debtor 1	<u>Laura A. Williams</u>	Social Security number or ITIN	xxx-xx-9959
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-10714-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Laura A. Williams

10/30/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Laura A. Williams
Debtor

Case No. 18-10714-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 30, 2023

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2023:

Recip ID	Recipient Name and Address
db	Laura A. Williams, 416 Wesley Ave, Pitman, NJ 08071-2519
cr	+ New Jersey Housing and Mortgage Finance Agency, c/, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517275955	+ Atlantic ER Physician Team, 1643 N Harrison Pkwy Bldg H, Sunrise, FL 33323-3091
517275957	CENLAR (NJ Housing & Mortgage Finance), 425 Phillips Blvd, Ewing, NJ 08618-1430
517275961	Kennedy Health, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517403579	New Jersey Housing and Mortgage Finance Agency., c/o Cenlar FSB, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
517571364	+ PNC BANK, NATIONAL ASSOCIATION, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517275966	PNC Home Equity, PO Box 3180, Pittsburgh, PA 15230-3180
517275964	Penn Medicine, 800 Spruce St, Philadelphia, PA 19107-6130

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 30 2023 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 30 2023 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517388916	+ EDI: AISACG.COM	Oct 31 2023 00:24:00	Capital One Auto Finance, P.O. Box 4360, Houston, TX 77210-4360
517285724	+ EDI: AISACG.COM	Oct 31 2023 00:24:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517290836	+ EDI: AISACG.COM	Oct 31 2023 00:24:00	Capital One Auto Finance, c/o AIS Portfolio Servc, P.O. Box 4360, Houston, TX 77210-4360
517275956	EDI: CAPITALONE.COM	Oct 31 2023 00:24:00	Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281
517389750	Email/PDF: bncnotices@becket-lee.com	Oct 30 2023 20:49:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517275959	Email/Text: electronicbkydocs@nelnet.net	Oct 30 2023 20:44:00	Department of Education, 121 S 13th St, Lincoln, NE 68508-1904
517275960	EDI: IRS.COM	Oct 31 2023 00:24:00	IRS, 333 W Pershing Rd, Kansas City, MO 64108-4302
517275958	EDI: JPMORGANCHASE	Oct 31 2023 00:24:00	Chase/Bank One Card, PO Box 15298, Wilmington, DE 19850-5298
517275954	EDI: JPMORGANCHASE	Oct 31 2023 00:24:00	Amazon/Chase Visa, PO Box 15298, Wilmington, DE 19850-5298
517275962	Email/Text: PBNCNotifications@peritussservices.com	Oct 30 2023 20:43:00	Kohls, PO Box 3115, Milwaukee, WI 53201-3115

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517275963	EDI: RMSC.COM	Oct 31 2023 00:24:00	Lowes, PO Box 965005, Orlando, FL 32896-5005
517378082	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 30 2023 20:44:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517388271	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2023 20:43:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
517275965	Email/Text: Bankruptcy.Notices@pnc.com	Oct 30 2023 20:43:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
517392579	EDI: Q3G.COM	Oct 31 2023 00:24:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517388915	^ MEBN	Oct 30 2023 20:32:16	State of New Jersey, Department of Labor & Workforce, P.O. Box 951, Trenton, NJ 08625-0951
517277510	+ EDI: RMSC.COM	Oct 31 2023 00:24:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517404263	+ Email/Text: bncmail@w-legal.com	Oct 30 2023 20:44:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517275967	EDI: WTRRN BANK.COM	Oct 31 2023 00:24:00	Target Red Card, PO Box 673, Minneapolis, MN 55440-0673
517299459	+ Email/Text: electronicbkydocs@nelnet.net	Oct 30 2023 20:44:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517275968	EDI: WFFC2	Oct 31 2023 00:24:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517315585	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2023 at the address(es) listed below:

District/off: 0312-1

User: admin

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Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Martin I. Isenberg	on behalf of Debtor Laura A. Williams misenbergesq@comcast.net misenbergesq@comcast.net
Robert P. Saltzman	on behalf of Creditor New Jersey Housing and Mortgage Finance Agency c/o Cenlar FSB dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6